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ABSTRACT

The objectives of the survey reported in this publication were to gain insight into existing consumer education practices in New Jersey public schools and to provide information helpful in the development and improvement of consumer education programs. Findings from questionnaires mailed to a random sample of local school superintendents showed that consumer education was practically nonexistent in elementary schools and only occasionally available in middle schools. Relatively comprehensive coverage was provided at the high school level through courses in home economics, business education, and distributive education, with some emphasis on consumer education in other disciplines. But consumer education was not generally considered important enough to be included in the educational programs of all students; only about one-third of the students in New Jersey's public schools had the opportunity to develop consumer skills through formal education programs. The survey indicated a need for more curriculum development, resource materials, and teacher expertise so that all disciplines in the elementary and secondary school curriculum would be involved in consumer education. Tabulated data from the survey give responses by grade level, subject area, and consumer concept. (MF)

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A SURVEY OF EXISTING CONSUMER EDUCATION PRACTICES IN NEW JERSEY SCHOOLS

NEW JERSEY

CENTER FOR CONSUMER EDUCATION SERVICES

A Service of the State Department of Education, Division of Vocational Education, in Cooperation with the Edison Township Board of Education

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1971

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PREFACE

The Center for Consumer Education Services has been established to devise, promote and implement an interdisciplinary approach to consumer education in the schools of New Jersey. One of the means selected to achieve this goal is the development and publication of a series of monographs. This publication, third in the series, hopefully will provide information which will be beneficial in the development and improvement of consumer education programs.

Subsequent publications will deal with specific aspects of interdisciplinary consumer education and will be designed to provide assistance to all persons who are actively engaged in consumer education.

William L. Johnston, Ed.D.
Director
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The CENTER FOR CONSUMER EDUCATION SERVICES is a demonstration project of the Home Economics and Consumer Education unit of the Bureau of Vocational Technical Program Services, Division of Vocational Education, New Jersey Department of Education, funded through Part F of the Vocational Education Amendments of 1968.

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INTRODUCTION

The study reported in this publication was conducted by the Center for Consumer Education Services in an effort to determine the existing practices in New Jersey public schools in providing instruction in the area of consumer education. With the opening of the Center on March 1, 1971, it became immediately evident that the development of a program of services which would be effective was extremely difficult without a great amount of information which was not then available. It was determined that this need could best be met through a survey of consumer education practices presently in existance in the State of New Jersey.

The survey, although not a sophisticated research study, has provided the necessary information. The data have been collected and treated in such a manner as to be most beneficial to the operation of the Center. It must be stated, in all fairness, that the study has not at all times followed accepted research patterns nor have usual research techniques been applied in all treatment of all data. Consequently, the study could very well be validly criticized by research experts. Nevertheless, the data collected and its treatment is constantly proving to be of great value in establishing priorities and developing programs of services

which are the substance of the purpose for which the Center for Consumer Education Services has been established.

A five page questionnaire (see appendix) was developed by personnel from the Center for Consumer Education Services and the State Department of Education in the early part of May, 1971. This questionnaire, with a cover letter from Commissioner Marburger, was mailed to a random sample of 412 local school superintendents during the third week of May, 1971, requesting that the completed documents be returned no later than June 4, 1971. Returns received by July 1, 1971 were used in the tabulation. At that cut-off date, 226 schools, or 54.8% had responded.

Of the 226 schools responding, 202, or 90.3% provided information which could be used in the study, while 24, or 9.7% indicated that no consumer education program was in effect.

In response to the inquiry concerning the percentage of students now enrolled in courses which include instruction in consumer education, the range was from 0 to 100%. It was determined that 38.3% of the students in the schools responding were now enrolled in courses which include instruction in consumer education.

An effort was made to determine the percentage of students who, by the time of their graduation, had received instruction in at least six or more of the content areas of consumer education used in the study. The results indicate that 36.9% of the students in these schools receive what

might be considered as an adequate exposure to consumer education. The content areas used for the study are as follows:

Consumer Credit
Budgeting
Shopping for Goods and Services
Insurance
Housing
Foods
Clothing and Textiles
Automotive Products and Services
Taxes
Savings and Investments
Advertising
Role of the Consumer
Labeling and Packaging
Consumer Rights and Protection
Sources of Information
Community Services
Health and Safety
Environment and the Consumer

In a further effort to determine the general status of consumer education in New Jersey schools, an opinion question was included in the questionnaire. Specifically, the question was: "What, in your opinion, is the general status of consumer education in your school district?" Fifteen, or 6.3% indicated that their program was excellent; 110, or 48.8% judged their program to be fair; and 101, or 44.9% indicated a minimal or non-existent program. The criteria for personal judgement was not determined, consequently these data must be accepted as opinions based on each respondents determination of what constitutes an excellent, fair or minimal program of consumer education.

Although it is generally agreed that consumer education is a vital and necessary part of the educational program for all students, the information presented above indicates that

only about one-third of the students in New Jersey's public schools have the opportunity to develop consumer skills and concepts through formal education programs. If this percentage is to be substantially increased, the efforts of the Center for Consumer Education Services and the State Department of Education must be increased. It is also necessary for those persons who have responsibility for designing the curriculum in public and private schools to make necessary adjustments so that all students can have this opportunity.

SCOPE OF EXISTING PROGRAMS

It is generally accepted that consumer education, although receiving considerable attention in the last few years, is centered primarily in the disciplines of home economics and business education, with some involvement by teachers in the areas of mathematics and social studies. The results of this study support this premise. The Center for Consumer Education Services contends that consumer education should be a definite part of the educational program of all boys and girls, consequently an interdisciplinary approach to the subject is necessary. An interdisciplinary approach means that all disciplines included in present day elementary and secondary school curriculum have generally latent but valuable contributions to make toward the achievement of this goal. A more detailed examination of the results of the survey in relation to the placement of consumer education units in existing curriculum patterns indicates that much effort is necessary to fill the void which apparently exists in many disciplines.

The tables included in this section, and to which more detailed attention will be given later, are enlightening. The results of the survey indicate that in the schools responding, consumer education:

a. is practically non-existent in the elementary school, at least insofar as the topics used for the survey are concerned

b. is included in relatively few junior high or middle school programs, and where it is included is limited to offerings primarily in home economics

c. is most prevalent at the secondary school level in home economics and business education programs

d. is a definite and vital part of distributive education patterns in the eleventh and twelfth grades

e. exists partially in some mathematics and social science programs

f. does not enjoy its rightful place as an "interdisciplinary" program of study

Table I denotes the number of respondents who indicated that CONSUMER CREDIT was included in their consumer education program. It indicates at what grade level and in which disciplines this topic was presented. It will be noted that in the elementary school almost no attention is given to the study of credit, and in the middle school or junior high school a limited number of schools include this topic in mathematics and home economics classes.

Credit is obviously a topic of considerable concern in the senior high school, particularly in business education and home economics classes. Distributive education classes for eleventh and twelfth grade students generally present an opportunity for developing understandings and skills regarding the use of credit. Some schools also cover this topic in mathematics classes and social studies classes for high

TABLE NUMBER ONE

Consumer Credit

Denotes the number of respondents indicating that CONSUMER CREDIT is included in consumer education programs, at what grade level and in which subject area.

Grade Level	Integrated in Self-Contained Classroom	Social Studies	English	Science	Mathematics	Home Economics	Business Education	Health Education	Industrial Arts	Distributive Education
1	2	0	0	1	1	0	0	1	0	0
2	2	0	0	1	1	0	0	1	0	0
3	3	0	0	1	1	0	0	1	0	0
4	3	0	0	1	1	0	0	1	0	0
5	5	0	0	0	2	3	0	1	0	0
6	5	0	0	0	12	4	0	1	0	0
7	1	5	0	1	17	12	2	1	2	0
8	0	8	0	3	17	10	2	2	2	0
9	3	8	0	4	24	29	60	2	6	2
10	5	8	0	2	16	42	50	2	5	5
11	4	15	0	2	14	41	62	1	5	23
12	3	19	0	1	15	41	55	3	7	25

school juniors and seniors.

It may be assumed from the results of the survey that CONSUMER CREDIT is an important aspect of the consumer education programs which exist in the schools of New Jersey.

BUDGETING receives less attention than consumer credit, as is indicated in Table II. In the senior high school this aspect of consumer education is most generally included in business education and home economics classes, with some involvement by teachers of mathematics and distributive education. In the junior high school teachers of home economics classes and mathematics classes devote time and effort in the teaching of BUDGETING and money management. It is also interesting to note that elementary schools, particularly in the upper grades (4-6), provide an opportunity for students to learn about this most important aspect of consumer education in self-contained classroom situations and in home economics and mathematics offerings.

Table Number III indicates that SHOPPING FOR GOODS AND SERVICES, including comparison of prices, is a consumer education topic which receives considerable attention at all levels of instruction. In elementary schools, this aspect of instruction is included in many self-contained classrooms and in home economics offerings at the fifth and sixth grade levels. The vocational areas of industrial arts and home economics give students an exposure to shopping in the middle schools and junior high schools. At the senior high

TABLE NUMBER TWO

Budgeting

Denotes the number of respondents indicating that BUDGETING is included in consumer education programs, at what grade level and in which subject area.

Grade Level	Integrated in Self-Contained Classroom	Social Studies	English	Science	Mathematics	Home Economics	Business Education	Health Education	Industrial Arts	Distributive Education
1	3	3	0	0	0	1	0	0	0	0
2	6	3	0	0	0	1	0	0	0	0
3	3	4	0	0	0	1	0	0	0	0
4	9	4	0	0	3	1	0	0	0	0
5	11	3	0	0	5	6	0	0	0	0
6	8	4	0	1	7	12	0	1	0	0
7	2	5	0	0	18	31	5	2	4	0
8	0	3	0	0	18	30	3	2	4	0
9	2	8	2	2	28	50	51	1	6	2
10	5	6	3	2	21	50	44	1	2	5
11	3	8	3	1	15	47	40	1	2	10
12	2	9	5	2	19	49	37	2	6	13

TABLE NUMBER THREE

Shopping for Goods and Services

Denotes the number of respondents indicating that SHOPPING FOR GOODS AND SERVICES (including Comparison of Prices) is included in consumer education programs, at what grade level and in which subject area.

Grade Level	Integrated in Self-Contained Classroom	Social Studies	English	Science	Mathematics	Home Economics	Business Education	Health Education	Industrial Arts	Distributive Education
1	14	2	0	0	1	2	0	0	0	0
2	13	2	0	0	1	2	0	0	0	0
3	15	2	0	0	1	2	0	0	0	0
4	12	2	1	0	2	2	0	0	0	0
5	13	2	0	1	4	7	0	0	0	0
6	6	3	0	0	5	14	0	1	3	0
7	1	4	3	3	10	41	1	3	14	0
8	0	6	3	3	6	44	1	2	12	0
9	3	10	3	6	10	60	35	2	20	2
10	2	8	1	4	14	54	34	2	16	4
11	3	11	0	4	6	53	37	1	14	18
12	2	12	1	5	9	54	35	2	16	20

school level, the concentration of instruction is as expected in home economics. Business Education, mathematics, social studies and distributive education classes also contribute greatly to providing students with some expertise in this very important area of intelligent consumerism.

INSURANCE, as a topic of consumer education, is accepted by fewer schools as an important aspect of this subject area. Table IV reveals that business education and mathematics teachers in secondary schools make the greatest contribution to the study of INSURANCE, with home economics, social studies and distributive education teachers contributing particularly in the eleventh and twelfth grade classes.

The study of HOUSING, and the basic concepts of this area of consumer education, is included as an integral part of the self-contained classroom learning situation of elementary school students. Although the number of elementary school districts responding to the survey was very small, Table V indicates that students in grades one through six generally are confronted with opportunities to study about places to live. Classes in social studies, home economics, business education and industrial arts contribute greatly to this topic of HOUSING in secondary schools, both junior and senior high schools. Whether or not this instruction emphasizes the economic or social considerations of housing is not indicated by the survey.

Table Number VI, devoted to responses in relation to the

TABLE NUMBER FOUR

Insurance

Denotes the number of respondents indicating that INSURANCE is included in consumer education programs, at what grade level and in which subject area.

Grade Level	Integrated in Self-Contained Classroom	Social Studies	English	Science	Mathematics	Home Economics	Business Education	Health Education	Industrial Arts	Distributive Education
1	0	2	1	0	0	0	0	0	0	1
2	0	1	1	0	0	0	0	0	0	1
3	1	1	1	0	0	0	0	0	0	1
4	3	3	1	0	1	0	0	0	0	1
5	1	1	1	0	2	0	0	1	0	1
6	2	2	1	1	5	0	0	1	0	1
7	0	2	0	2	16	5	0	1	3	1
8	0	3	0	2	18	4	2	1	3	1
9	1	8	2	2	31	14	47	3	6	2
10	2	9	1	2	20	15	43	3	5	4
11	2	13	1	1	15	25	45	9	5	12
12	1	18	3	1	18	27	47	6	9	15

TABLE NUMBER FIVE

Housing

Denotes the number of respondents indicating that HOUSING is included in consumer education programs, at what grade level and in which subject area.

Grade Level	Integrated in Self-Contained Classroom	Social Studies	English	Science	Mathematics	Home Economics	Business Education	Health Education	Industrial Arts	Distributive Education
1	10	3	1	0	0	0	0	0	0	1
2	11	4	1	0	0	0	0	0	0	1
3	15	3	1	0	0	0	0	0	0	1
4	13	2	1	0	0	0	0	0	0	1
5	9	3	1	1	0	2	0	0	1	1
6	3	6	1	0	1	6	0	1	4	1
7	0	10	2	2	1	15	0	1	10	1
8	0	12	2	2	1	16	0	2	8	1
9	1	12	2	4	9	30	26	2	6	1
10	1	9	1	2	6	34	24	2	7	1
11	2	12	1	2	5	43	29	3	11	5
12	2	20	1	2	6	45	21	4	13	10

TABLE NUMBER SIX

Foods

Denotes the number of respondents indicating that FOODS is included in consumer education programs, at what grade level and in which subject area.

Grade Level	Integrated in Self-Contained Classroom	Social Studies	English	Science	Mathematics	Home Economics	Business Education	Health Education	Industrial Arts	Distributive Education
1	18	5	1	1	0	1	0	2	0	0
2	17	5	1	1	0	1	0	3	0	0
3	16	6	1	0	0	1	0	3	0	0
4	16	1	1	0	0	1	0	3	0	0
5	12	2	1	0	1	7	0	5	0	0
6	7	4	1	2	4	24	1	9	0	1
7	0	5	1	7	5	57	1	8	1	1
8	2	4	1	4	5	54	1	8	1	1
9	2	6	2	11	7	75	14	8	3	1
10	3	4	1	14	5	63	12	8	2	1
11	3	3	1	8	3	63	17	3	2	5
12	2	3	2	8	4	60	14	5	2	9

study of FOODS, and Table Number VII, devoted to CLOTHING AND TEXTILES, confirm the fact that these topics are basic to home economics courses in the secondary schools. Business education and science teachers in many schools also included the study of these topics in their courses. It is also interesting to note that health education, particularly in grades six through ten, devotes some time to the study of FOODS. It may be safely assumed that this inclusion covers the nutritional aspects of foods as they relate to good health, rather than the consumer considerations which relate more specifically to the wise and intelligent purchase of foods.

Elementary school students have traditionally been confronted with learning experiences devised to provide insights concerning the various aspects of family living. Tables VI and VII support this premise, indicating that FOODS and CLOTHING AND TEXTILES are an integral part of the educational program of students in grades one through five. It is assumed, however, that this study is generally presented with an emphasis on the sociological and physiological rather than the economical considerations relating to the purchase and use of these basic items.

Table Number VIII denotes the number of respondents that indicated AUTOMOTIVE PRODUCTS AND SERVICES was included as a topic in their consumer education programs. It may be noted that industrial arts teachers in the senior

TABLE NUMBER SEVEN

Clothing and Textiles

Denotes the number of respondents indicating that CLOTHING AND TEXTILES is included in consumer education programs, at what grade level and in which subject area.

Grade Level	Integrated in Self-Contained Classroom	Social Studies	English	Science	Mathematics	Home Economics	Business Education	Health Education	Industrial Arts	Distributive Education
1	10	2	0	0	0	1	0	0	0	0
2	12	2	0	0	0	1	0	0	0	0
3	11	4	0	0	0	1	0	0	0	0
4	12	0	0	0	0	1	0	1	0	0
5	11	3	0	1	0	6	0	0	1	0
6	5	6	0	4	3	18	0	2	2	1
7	0	6	0	5	4	51	0	4	3	1
8	0	5	0	5	2	49	0	3	3	1
9	1	5	2	5	2	65	10	3	1	1
10	2	5	1	3	2	67	12	1	1	3
11	2	5	1	6	1	64	17	1	0	13
12	1	4	1	5	1	61	13	1	1	18

TABLE NUMBER EIGHT

Automotive Products and Services

Denotes the number of respondents indicating that AUTOMOTIVE PRODUCTS AND SERVICES is included in consumer education programs, at what grade level and in which subject area.

Grade Level	Integrated in Self-Contained Classroom	Social Studies	English	Science	Mathematics	Home Economics	Business Education	Health Education	Industrial Arts	Distributive Education
1	0	0	0	0	0	0	0	0	0	1
2	1	0	0	0	0	0	0	0	0	1
3	0	0	0	0	0	0	0	0	0	1
4	2	0	0	0	0	0	0	0	0	1
5	0	1	0	1	0	0	0	0	0	1
6	1	2	0	2	1	1	0	0	2	1
7	0	2	0	2	1	3	0	1	7	1
8	0	2	1	8	1	4	1	1	7	1
9	0	1	0	7	4	1	11	2	22	0
10	0	3	0	6	4	3	8	2	26	1
11	1	4	0	6	4	3	14	12	32	8
12	1	3	0	5	4	4	14	4	33	12

high schools make the greatest contribution to the study of this topic, with a few business education classes including this as a topic. It may be assumed that those schools including AUTOMOTIVE PRODUCTS AND SERVICES as a part of health education at the eleventh grade level do so as a part of driver's training.

Most authorities in the field of consumer education consider the study of AUTOMOTIVE PRODUCTS AND SERVICES a most important part of consumer education, particularly in the senior high school. This area of study is of great interest to teen-agers, and has a built-in motivational factor for students. A study of this topic in some depth also provides a most logical lead into the study of credit, insurance and consumer rights and responsibilities. Consequently, it seems necessary at this point, and later in this report, to impress on the reader the importance of including this aspect of consumerism in the educational program of all senior high school students.

Results of the survey indicate that TAXES, as reported in Table Number IX, are covered at the junior high school level in the areas of social studies and mathematics. In the senior high school, students are involved in the study of TAXES in social studies, mathematics, home economics, business education, and distributive education classes with some schools including this topic in industrial arts classes. It would seem that most teachers, like most citizens, are aware of the importance of taxes in our way of life, consequently

TABLE NUMBER NINE

Taxes

Denotes the number of respondents indicating that TAXES is included in consumer education programs, at what grade level and in which subject area.

Grade Level	Integrated in Self-Contained Classroom	Social Studies	English	Science	Mathematics	Home Economics	Business Education	Health Education	Industrial Arts	Distributive Education
1	0	0	0	0	0	0	0	0	0	0
2	2	1	0	0	0	0	0	0	0	0
3	3	1	0	0	0	0	0	0	0	0
4	6	1	0	0	0	0	0	0	0	0
5	5	1	0	0	3	0	0	0	0	0
6	6	4	0	0	7	0	0	0	0	0
7	0	12	0	1	14	4	0	0	2	0
8	0	16	0	1	19	3	1	0	2	0
9	2	17	1	2	26	9	47	1	7	1
10	4	13	1	2	21	13	49	2	5	4
11	3	26	1	1	16	17	56	1	7	13
12	2	41	1	1	15	24	47	3	11	20

believe that students should understand this aspect of our system of government.

It would be assumed that SAVINGS AND INVESTMENTS would be important to students in generally affluent communities. The figures in Table Number X indicate that senior high schools give significant attention to this topic of consumer education in business education classes primarily, with social studies, mathematics and home economic teachers contributing to the development of skills, concepts and understandings applicable to this topic. Seniors in distributive education programs also have opportunity to pursue this type of development in most programs.

ADVERTISING, a most important aspect of consumer education, should be an integral part of English classes at both the junior high school and senior high school level. Table Number XI indicates that a rather small number of English teachers in secondary schools share this attitude, since a relative few schools indicated that ADVERTISING was included in the content of English classes. Teachers of business education and home economics make the greatest contribution in the presentation of ADVERTISING, together with teachers of distributive education classes in the eleventh and twelfth grades. Social studies courses included the study of this topic more often than English classes. As with many other topics of consumer education, elementary schools make almost no contribution to ADVERTISING.

TABLE NUMBER TEN

Savings and Investments

Denotes the number of respondents indicating that SAVINGS AND INVESTMENTS is included in consumer education programs, at what grade level and in which subject area.

Grade Level	Integrated in Self-Contained Classroom	Social Studies	English	Science	Mathematics	Home Economics	Business Education	Health Education	Industrial Arts	Distributive Education
1	4	3	0	0	2	1	0	0	0	0
2	4	3	0	0	1	1	0	0	0	0
3	3	1	0	0	1	1	0	0	0	0
4	8	0	0	0	3	1	0	0	0	0
5	8	1	0	0	5	1	0	0	0	0
6	6	1	0	0	14	4	0	0	0	0
7	1	4	0	1	21	5	2	0	0	0
8	0	4	0	2	24	5	1	0	0	0
9	1	13	0	2	26	18	46	0	2	2
10	2	11	0	1	18	22	47	0	2	4
11	2	13	0	0	17	20	52	0	2	7
12	1	22	0	0	17	24	46	0	5	14

TABLE NUMBER ELEVEN

Advertising

Denotes the number of respondents indicating that ADVERTISING is included in consumer education programs, at what grade level and in which subject area.

Grade Level	Integrated in Self-Contained Classroom	Social Studies	English	Science	Mathematics	Home Economics	Business Education	Health Education	Industrial Arts	Distributive Education
1	1	0	0	0	0	1	0	0	0	0
2	3	0	0	0	0	1	0	0	0	0
3	3	1	0	0	0	1	0	0	0	0
4	4	2	2	0	0	1	0	0	0	0
5	3	5	2	0	0	2	0	0	1	0
6	3	2	5	0	2	3	0	3	1	0
7	0	8	10	1	2	11	1	2	2	0
8	1	12	10	1	2	10	3	4	0	0
9	1	6	7	4	3	23	22	1	1	1
10	2	8	7	3	4	28	36	1	7	6
11	1	11	11	2	4	33	44	1	8	24
12	2	16	12	4	4	33	42	1	7	30

As indicated in Table Number XII, THE ROLE OF THE CONSUMER IN THE ECONOMY is included in instruction in business education, home economics and social studies throughout the senior high school experience, while distributive education classes cover this material for eleventh and twelfth grade students enrolled in those classes. At the junior high school level social studies and home economics teachers give considerable attention to this topic, while few elementary schools attempt to develop this understanding in their students.

LABELING AND PACKAGING is a topic in which a developed knowledge and understanding of what to be aware of in purchasing goods assures a more intelligent consumer. Although its importance cannot be denied, only those students who choose to participate in home economics, business education or distributive education can be relatively sure that they will receive instruction in this area. Table Number XIII further indicates that some social studies curricula include this most important topic. Students in the junior high school and/or the elementary school rarely are introduced to this concept unless they are involved in home economics programs at these grade levels.

From Table Number XIV we note that the pattern of consumer education experiences in relation to CONSUMER'S LEGAL RIGHTS AND PROTECTIONS is parallel to our earlier findings concerning other topics of consumer education. Courses in business education, home economics, social studies and

TABLE NUMBER TWELVE

Role of the Consumer in the Economy

Denotes the number of respondents indicating that THE ROLE OF THE CONSUMER IN THE ECONOMY is included in consumer education programs at what grade level and in which subject area.

Grade Level	Integrated in Self-Contained Classroom	Social Studies	English	Science	Mathematics	Home Economics	Business Education	Health Education	Industrial Arts	Distributive Education
1	2	1	0	0	0	1	1	0	0	0
2	4	1	0	0	0	1	1	0	0	0
3	5	2	0	0	0	1	1	0	0	0
4	4	4	0	0	0	1	1	0	0	0
5	4	4	0	0	0	2	1	0	1	0
6	1	5	0	1	2	3	1	1	1	0
7	0	8	1	1	2	11	2	0	4	0
8	0	13	1	1	1	10	2	0	3	0
9	1	13	4	3	4	25	28	2	4	2
10	2	13	4	4	1	34	29	2	6	5
11	3	23	3	3	1	31	43	2	6	18
12	1	35	5	3	2	33	40	2	9	23

TABLE NUMBER THIRTEEN

Labeling and Packaging

Denotes the number of respondents indicating that LABELING AND PACKAGING is included in consumer education programs at what grade level and in which subject area.

Grade Level	Integrated in Self-Contained Classroom	Social Studies	English	Science	Mathematics	Home Economics	Business Education	Health Education	Industrial Arts	Distributive Education
1	0	0	0	0	0	1	1	0	0	0
2	2	0	0	0	0	1	1	0	0	0
3	2	1	0	0	1	1	1	0	0	0
4	2	0	0	0	1	1	1	1	0	0
5	3	0	0	1	2	5	1	0	0	0
6	4	2	0	3	3	12	1	3	0	0
7	1	2	2	6	4	31	2	3	6	0
8	0	3	3	7	3	33	1	4	4	0
9	2	3	3	6	3	48	20	3	5	0
10	2	5	1	3	1	49	28	5	4	4
11	2	11	3	5	1	47	35	3	6	21
12	2	10	1	3	3	44	36	4	6	21

TABLE NUMBER FOURTEEN

Consumer's Legal Rights and Protections

Denotes the number of respondents indicating that CONSUMER'S LEGAL RIGHTS AND PROTECTIONS is included in consumer education programs at what grade level and in which subject area.

Grade Level	Integrated in Self-Contained Classroom	Social Studies	English	Science	Mathematics	Home Economics	Business Education	Health Education	Industrial Arts	Distributive Education
1	0	0	0	0	0	1	0	0	0	0
2	0	0	0	0	0	1	0	0	0	0
3	0	1	0	0	0	1	0	0	0	0
4	0	3	0	0	0	1	0	0	0	0
5	2	2	0	0	0	2	0	0	0	0
6	0	4	0	2	1	3	0	0	0	0
7	0	7	0	2	2	9	0	0	0	0
8	0	12	0	2	1	10	0	0	0	0
9	1	8	1	0	2	23	18	2	0	1
10	1	9	1	2	2	28	29	3	0	4
11	1	18	2	1	2	33	44	1	1	15
12	1	26	2	2	3	35	44	2	3	17

distributive education usually include some aspects of this topic for students in the senior high school. In some schools, students in the junior high grades have exposure to CONSUMER'S LEGAL RIGHTS AND PROTECTIONS in social studies and home economics classes. SOURCES OF INFORMATION FOR CONSUMERS as a topic of discussion in consumer education follows a similar pattern as the topic above, except that fewer schools include this topic in the junior high grades. This information is established in Table Number XV.

COMMUNITY SERVICES, although not always included as a topic when the comprehensiveness of consumer education is considered, receives the most attention in the elementary schools of any topic used in this survey. An examination of Table Number XVI reveals that more elementary schools responded affirmatively in this case than in any other aspect of study with the exception of HEALTH AND SAFETY. Social studies classes as well as home economics classes provided study of COMMUNITY SERVICES in the junior high schools. Although not included in as great a number of senior high schools as other topics, home economics, business education, social studies and distributive teachers in a significant number of high schools included this area of consumer education.

General interpretation of the various areas of consumer education limits the scope of the discipline to money matters. Although the concept of resources vs. needs and wants is paramount in consumer education,an individual's resources

TABLE NUMBER FIFTEEN

Sources of Information for Consumers

Denotes the number of respondents indicating that SOURCES OF INFORMATION FOR CONSUMERS is included in consumer education programs at what grade level and in which subject area.

Grade Level	Integrated in Self-Contained Classroom	Social Studies	English	Science	Mathematics	Home Economics	Business Education	Health Education	Industrial Arts	Distributive Education
1	0	0	0	0	0	1	0	0	0	0
2	0	0	0	0	0	1	0	0	0	0
3	0	0	0	0	0	1	0	0	0	0
4	0	0	0	0	0	1	0	0	0	0
5	1	0	1	0	0	1	0	1	0	0
6	1	3	1	1	1	3	0	2	0	0
7	0	3	4	1	1	12	0	2	2	0
8	0	3	4	1	1	12	0	3	1	0
9	1	3	4	2	0	25	25	3	7	1
10	1	5	2	2	0	37	28	5	5	3
11	2	12	3	1	0	39	36	4	8	10
12	1	15	3	2	1	37	36	5	8	14

TABLE NUMBER SIXTEEN

Community Services

Denotes the number of respondents indicating that COMMUNITY SERVICES is included in consumer education programs at what grade level and in which subject area.

Grade Level	Integrated in Self-Contained Classroom	Social Studies	English	Science	Mathematics	Home Economics	Business Education	Health Education	Industrial Arts	Distributive Education
1	14	4	0	1	0	0	0	1	0	0
2	17	5	0	1	0	0	0	1	0	0
3	16	4	0	1	0	0	0	1	0	0
4	15	4	0	1	0	0	0	2	0	0
5	9	4	0	1	0	1	0	1	1	0
6	4	10	1	1	0	3	0	2	1	0
7	1	16	4	2	0	10	1	4	1	0
8	2	14	3	3	0	8	0	6	1	0
9	1	8	3	5	1	15	21	9	0	1
10	1	8	2	9	1	22	21	11	1	3
11	2	13	2	6	0	27	28	7	1	11
12	1	16	2	7	0	29	28	9	2	14

are much broader than financial. Of extreme importance is the aspect of HEALTH AND SAFETY. In determining at what grade levels and in which diciplines a study of HEALTH AND SAFETY was included, the survey revealed, as indicated in Table Number XVII, that this area was of great concern to classroom teachers and health and physical education teachers in elementary schools. Considerable attention was devoted to HEALTH AND SAFETY in a significant number of junior high school health education,industrial arts,home economics, and science classes. At the senior high school level, these aspects of personal well-being were included in a large number of schools in science, home economics, business education, health education and industrial arts curricula.

The final topic in the list included here is that of ENVIRONMENT AND THE CONSUMER. Once again, the reader may raise questions concerning the advisability of including this topic in consumer education, but it cannot be argued that environmentalism and consumerism are completely separated. Also it must be noted that these two aspects of living are both receiving tremendous attention today and are, in a sense, at the fore of current educational and legislative considerations.

The survey indicates,as reported in Table Number XVIII, that ENVIRONMENT AND THE CONSUMER is considered important by a great number of elementary classroom teachers. Science classes in the junior high school devote considerable time to this topic, and in the senior high school, teachers of

TABLE NUMBER SEVENTEEN

Health and Safety

Denotes the number of respondents indicating that HEALTH AND SAFETY is included in consumer education programs at what grade level and in which subject area.

Grade Level	Integrated in Self-Contained Classroom	Social Studies	English	Science	Mathematics	Home Economics	Business Education	Health Education	Industrial Arts	Distributive Education
1	27	3	0	1	0	1	0	9	0	0
2	26	2	0	1	0	1	0	11	0	0
3	27	1	0	1	0	1	0	13	0	0
4	26	1	0	1	0	1	0	13	0	0
5	20	3	0	1	0	4	0	18	3	0
6	13	5	0	2	0	7	0	26	7	0
7	1	3	2	14	1	21	0	43	18	0
8	1	4	1	11	0	17	0	40	15	0
9	3	2	1	17	0	34	9	48	25	0
10	4	1	1	19	0	41	15	43	21	0
11	4	6	0	18	0	39	21	45	23	4
12	3	8	0	16	0	35	18	40	23	9

TABLE NUMBER EIGHTEEN

Environment and the Consumer

Denotes the number of respondents indicating that ENVIRONMENT AND THE CONSUMER is included in consumer education programs at what grade level and in which subject area.

Grade Level	Integrated in Self-Contained Classroom	Social Studies	English	Science	Mathematics	Home Economics	Business Education	Health Education	Industrial Arts	Distributive Education
1	13	2	0	2	0	1	0	0	1	0
2	12	2	0	2	0	1	0	0	1	0
3	14	2	0	2	0	1	0	0	1	0
4	15	2	0	2	0	1	0	0	1	0
5	17	2	0	3	0	1	0	0	0	0
6	11	9	0	11	1	3	0	3	0	0
7	1	9	1	26	2	8	0	8	3	0
8	1	7	1	29	1	7	0	5	2	0
9	2	15	5	29	1	13	13	7	3	2
10	2	14	4	33	1	19	20	6	2	2
11	2	21	3	24	0	25	25	6	3	11
12	2	23	3	20	0	25	28	10	5	17

social science, science, home economics,business education, health education, and distributive education include environment as a topic in a significant number of instances.

In reviewing the scope of existing consumer education programs as reported by respondents to this survey, it may be generalized that consumer education exists in practically every school system in New Jersey. The comprehensiveness of consumer education appears to be considerably more narrow than most educators would recommend. The emphasis of instruction lies in the senior high school - and there primarily in home economics, business education and distributive education. The contributions of social science in general, and of science, mathematics, health education, and industrial arts cannot be overlooked although they are contributing to consumer education in limited ways.

In some topics of consumer education, particularly those related to family and community structure, elementary school students are exposed to basic concepts and understandings which form a base for further and more detailed study. In the middle school and junior high school, students are provided opportunity to develop skills which are valuable when applied to the consumer decision making process. This is particularly true in the disciplines of home economics and business education.

A summary statement concerning the scope of existing consumer education programs could take one of many directions. Let it suffice to say here that it appears that con-

sumer education, as it exists in New Jersey schools, is limited both in its scope and in the number of students who have adequate contact with instruction dealing with this vital area of preparation for living.

MATERIALS, RESOURCES AND MEDIA

Consumer education instruction, in terms of its effectiveness, depends primarily on the dedication and expertise of the teacher. Nevertheless, a knowledge of the kinds of materials used in consumer education activities reveals, at least to some extent, the kinds of experiences students have in this most important aspect of their education.

The results of the survey indicate that in 104 of the 226 schools responding a text book was used in consumer education classes. Sixty-one of these 104 schools also reported that a workbook was used. It is not the purpose of this survey to judge the merits of materials used, however it seems important to point out that the Center for Consumer Education Services recommends that consumer education not be a textbook oriented course, but rather an educational activity which involves students in experiences and activities which provide first hand knowledge of how the marketplace operates.

Several textbooks were indicated by respondents, however only four of the many listed were used by more than two schools. The author, title and publisher of these texts, with an indication of the number of schools in which they were used, is indicated below.

No. of Schools	Author(s)	Title	Publisher
47	Warmke, Wyllie,	Consumer Economic Problems	South-Western
20	Wilhelms, Heimerl, and Jelley	Consumer Economics	McGraw-Hill
9	Crabloe, DeBraum, and Haines	General Business for Economic Understanding	South-Western
3	Schoenfeld and Natella	The Consumer and His Dollars	Oceana

The survey also attempted to determine the kinds of reference materials used in consumer education classes. As would be expected, the list submitted by the responding schools was extensive. It was discovered that most printed resource materials fell into the categories of magazines, journals and newspapers. The publication most often used was Consumers Reports, the monthly magazine published by Consumers Union. Forty-two schools indicated that this publication was used, with approximately half that number reporting that Teaching Tools for Consumer Education, the teacher's guide which supplements Consumers Reports, as being an important resource.

Other monthly publications included Changing Times, reportedly used in 20 of the 226 schools responding to the survey, with Consumers Bulletin, the magazine of Consumers Research, reported by 15 schools.

Twenty-two schools reported the regular use of daily newspapers in consumer education classes. Of these, the New

York Times was most frequently mentioned, although the local newspaper serving the community was used in the majority of the schools which responded affirmatively to this inquiry.

Other publications mentioned included pamphlets produced and distributed by both governmental and non-governmental agencies, and by business and industry. Since these reported publications followed no definite pattern, it seems sufficient to report here that a great variety of supportive printed resource materials are used in consumer education classes in the schools of New Jersey.

In addition to the information gained and reported above, the survey attempted to discover the number of schools who regularly used other types of resource materials in consumer education classes. A listing of the types of materials surveyed appears below, with the number of schools responding affirmatively.

Resource	Number of Schools Responding "Yes"
Programmed materials	43
Television	55
Films (16mm)	159
Filmstrips	155
Newspapers and magazines	177
Field trips	148
Resource people	151
Transparencies (Commercially prepared)	87

The survey also attempted to determine the number of schools in which instructional materials for consumer education had been developed. It was reported that in 36 schools materials had been developed; in 19 schools by faculty mem-

bers alone, in 6 schools by students, and in 11 schools cooperatively by faculty and students. The kinds and quality of materials developed locally is unknown.

The information gathered concerning materials, resources and media for consumer education is both important and interesting. There is positive indication that the effort being expended to secure a wide variety of materials for review at the Center for Consumer Education Services is a kind of service which can assist educators in their curriculum development efforts.

PROGRAM ORGANIZATION AND UTILIZATION OF TEACHING STAFF

Another purpose of the survey was to determine the type of organization most commonly used for consumer education activities in New Jersey schools. Of the 226 schools responding to the survey, 135 reported that consumer education was included in the curriculum as units in existing courses. This was by far the most prevalent type of program organization employed, and it may be assumed, when considered with the scope of programs reported earlier, that these units were most commonly integrated into home economics, business education, and distributive education. It must not be overlooked, however, that the report on program scope also indicated that some units of consumer education study are included in most areas of the curriculum.

Sixty-four schools reported that they now have a full year course in consumer education. Unfortunately, data was not available to determine whether these were required or elective, nor at what grade level they were offered. From the limited experience of the writer in observation of ongoing programs, it may be assumed that in a large majority of schools these courses were elective and available to students in all senior high school grade levels. An additional 39 schools indicated that they offer a one-semester course in consumer education.

In 17 of the schools reporting, mini-courses (less than one full semester) were offered in consumer education. These mini-courses ranged from one week to twelve weeks in duration.

The use of assembly programs to bring opportunity for students to develop consumer awareness were employed by 22 schools, and in 9 schools programs carried on in school youth organizations attributed to the overall consumer education effort.

Three schools reported that Saturday and/or after school trips and seminars were used as a means of involving students in this area of study.

A variety of methods of utilizing teaching staff is involved in elementary and secondary school education today. In response to the survey, it was learned that 140 of the 226 schools responding assigned one teacher the responsibility for consumer education activities. Cycling of students with two or more teachers for different areas of consumer education instruction was employed in 37 of the schools, and 13 schools indicated that some form of team teaching was used.

CURRICULUM DEVELOPMENT AND PERTINENT NEEDS FOR IMPROVING CONSUMER EDUCATION

With the present emphasis on teacher involvement in curriculum development, it was determined that some indication of present practices in consumer education should be surveyed. It was determined that in 82 of the 226 schools responding some type of curriculum development activity in consumer education has been attempted during the past five years. It was further indicated that in 28 of these schools, business education teachers were involved in this curriculum development, and in 21 schools, teachers of home economics were involved. The remainder of the 82 schools that indicated some activity in curriculum development failed to report subject area participation.

In order to provide guidance for the Center for Consumer Education Services, some feedback was necessary concerning the kinds of activities on which the Center must place high priority. Specifically, the following question was included in the questionnaire: "What are the most pertinent needs for improving consumer education in your school district?" The list of choices included, and the number of positive responses to each is listed below:

Item	No. of Positive Respondents
Materials	110
In-service courses for teachers	89
Workshops	88
Development of greater local interest and leadership	80
Knowledge and utilization of community resources	75
Consultative visits	11

It was encouraging to note that the three items receiving the largest number of positive reactions - materials; in-service courses for teachers; and workshops - have from the establishment of the Center for Consumer Education Services received the highest priority. Materials are not only developed by the Center, but an extensive collection of materials is available for review at the Center. In-service opportunities for teachers have been conducted at the Center, on a regional basis, and will be initiated on a statewide basis.

The next two items, in terms of numbers of positive responses, are kinds of things which can be improved only with considerable effort on the part of educators. These both involve community research in terms of resources, and the promotion and development of a strong, positive attitude toward consumer education in the school and community. Both of these tasks, if they are to be accomplished effectively, demand the presence of and great effort from teachers who are completely committed to the importance of consumer education and who exhibit the desire and enthusiasm necessary to provide the leadership.

SUMMARY

In a general statement of summarization, it may be said that the purposes and objectives of the survey have been achieved. These objectives were primarily to gain some insight into the present practices regarding consumer education activities in New Jersey schools and to evaluate the objectives and activities of the Center for Consumer Education Services.

Most assumptions concerning consumer education practices have been reinforced. A few unexpected practices have been discovered. The findings of the survey may be summarized in the following series of statements.

1. Consumer education in New Jersey schools is minimal to non-existent in the elementary school, with the exception of the development of understandings concerning family structure and community resources.

2. In the middle school, or junior high school, consumer education is not defined as a discipline, but exists peripherally in home economics and mathematics.

3. The greatest contribution to consumer education is being made at the senior high school level. Courses in home economics, business education and distributive education provide a relatively comprehensive coverage of consumer education. In fewer cases, but not to be overlooked, is the emphasis on consumer education in science, mathematics, industrial arts and social studies classes.

4. Consumer education, although in a stronger position in the educational hierarchy than ever before, is not generally accepted as being important enough to be included in the educational program of <u>all</u> students.

5. Although it is generally agreed that consumer education must be an active, involved kind of educational experience, almost one-half of the existing consumer education courses are textbook oriented.

6. There is a wide variety of printed supportive instructional material being used in consumer education activities. Magazines, journals and newspapers are used most often, however the use of pamphlets published both commercially and non-commercially is widespread.

7. Audio-visual materials, especially 16mm films and filmstrips are used extensively in consumer education classes. Transparencies, television and programmed materials are used to a lesser degree.

8. Activities for consumer education students include the use of resource people and field trips in over half of the schools having consumer education programs.

9. Almost half of the high schools employ either a full-year or semester elective course as the basis of their consumer education programs. Over half of the high schools depend on units in existing courses to provide consumer education for their students.

10. About sixty percent of the schools continue to rely on the one teacher for one class approach to staff utilization for consumer education.

11. Little - certainly not enough - activity in curriculum development in consumer education is evident.

12. The need for materials and an improvement in teacher expertise is strongly indicated.

With the knowledge gained through the survey, the Center for Consumer Education Services is in a much stronger position to provide the kinds of services and activities which hopefully will strengthen the consumer education effort in New Jersey. The basic activities of the Center will be continued and expanded in the effort to develop, promote and implement an inter-disciplinary approach to consumer education. These activities briefly stated are:

1. Providing consultant service to educators, particularly as this relates to curriculum development in consumer education.

2. Providing a library of resource materials which may be used for review purposes at the Center.

3. Establishing and promoting in-service and supplemental pre-service opportunities for teachers and prospective teachers of consumer education.

4. Developing and publishing materials which hopefully will assist educators in improving and expanding consumer education activities in New Jersey schools.

CENTER FOR CONSUMER EDUCATION SERVICES
New Jersey Residential Manpower Center
Building 871 - Plainfield Avenue
Edison, New Jersey 08817

SURVEY OF CONSUMER EDUCATION PRACTICES FOR YOUTH AND ADULTS

School District_____

Address_____

County_____Total Enrollment_____

Date_____

Please complete and return by June 4, 1971 to:
Dr. William L. Johnston
Director
Center for Consumer Education Services
(Address above)

SECTION A - CONTENT AREAS OF CONSUMER EDUCATION

For the purposes of this survey, it may be assumed that the following topics relate to instruction provided in the area of consumer education:

1. Consumer Credit (including Installment Purchasing)
2. Budgeting
3. Shopping for Goods and Services (including Comparison of Prices)
4. Insurance
5. Housing
6. Foods
7. Clothing and Textiles
8. Automotive Products and Services
9. Taxes
10. Savings and Investments
11. Advertising
12. Role of the Consumer in the Economy
13. Labeling and Packaging
14. Consumer's Legal Rights and Protections
15. Sources of Information for Consumers
16. Community Services
17. Health and Safety
18. Environment and the Consumer
19. Other (indicate topic)

SECTION B - SCOPE OF EXISTING PROGRAMS

1. Approximately what percentage of students are now enrolled in courses which include instruction in consumer education? _____%

2. Approximately what percentage of students by the time of their graduation have received instruction in six or more of the content areas listed above in Section A?_____%

3. What, in your opinion, is the general status of consumer education in your school district? Excellent___Fair___Minimal_____

4. In the chart on the following page, please indicate (by number) the topics of consumer education listed in Section A which are included in the instructional program of students at each grade level in the various areas of instruction enumerated.

4. In the chart below, please indicate (by number) the topics of consumer education listed in Section A which are included in the instructional program of students at each grade level in the various areas of instruction enumerated.

Grade Level	Integrated in Self-Contained Classroom	Social Studies	English	Science	Math	Home Economics Education	Business Education	Health Education	Industrial Arts Education	Distributive Education	Other (Please specify)
Pre-School											
K											
1											
2											
3											
4											
5											
6											
7											
8											
9											
10											
11											
12											
Adult											

SECTION C - MATERIALS, RESOURCES AND MEDIA

1. If you use a textbook, please state:

   Title and Author _____

   Publisher and Edition Date _____

   Do you use a workbook with this text? _____

2. Name the major reference materials used in consumer education in order of importance to your students:

   a. _____
   Title Author Source

   b. _____
   Title Author Source

   c. _____
   Title Author Source

3. Cite briefly other types of materials or media used in consumer education:

   a. _____
   Title Source

   b. _____
   Title Source

   c. _____
   Title Source

   d. _____
   Title Source

4. Do you use the following in consumer education?

   a. Programmed materials Yes _____ No _____

   b. Television Yes _____ No _____

   c. Films (16mm) Yes _____ No _____

   d. Filmstrips (35mm) Yes _____ No _____

   e. Newspapers and magazines Yes _____ No _____

   f. Field trips Yes _____ No _____

   g. Resource people Yes _____ No _____

   h. Transparencies (Commercially prepared) Yes _____ No _____

5. Have materials for consumer education been developed in your school? Yes_____No_____
If yes, have they been developed _____by faculty; _____by students; _____cooperatively by students and faculty.

If you have, please forward a copy of this material to us, or state the procedures to be followed in obtaining a copy.

SECTION D - PROGRAM ORGANIZATION AND TEACHING APPROACHES

Please check the appropriate blanks to indicate the curriculum organization and teaching approaches used in your consumer education program.

1. Type of Organization:

____a. Full-year course in consumer education

____b. One-semester course in consumer education

____c. Mini-courses (less than one full semester) in consumer education. Please indicate number of weeks in each mini-course.
_____weeks.

____d. Consumer education units in existing courses.

____e. Summer workshops for students

____f. Saturday and/or after school trips and seminars for students

____g. Youth organization programs (indicate name of youth organization)

____h. Assembly programs

____i. Others (please specify) _____

2. Utilization of Teaching Staff:

____a. One teacher (indicate teacher's major area_____)

____b. Cycling of students with two or more teachers for different areas of consumer education instruction

____c. Team teaching (two or more teachers involved with students simultaneously during instructional periods)

____d. Individualized instruction (please describe) _____

_____

SECTION E - CURRICULUM DEVELOPMENT

1. Has your school district worked on curriculum development in consumer education during the past five years?
   Yes_____No_____

   If yes, indicate which of the instructional areas listed in Section B were involved:

   a. _____

   b. _____

   c. _____

   Please forward a copy of any curriculum materials which you have developed.

2. What are the most pertinent needs for improving consumer education in your school district? Check the appropriate item(s):

   ____a. Materials

   ____b. Workshops

   ____c. Consultative visits

   ____d. In-service courses for teachers

   ____e. Knowledge and utilization of community resources

   ____f. Development of greater local interest and leadership

   ____g. Other (specify) _____

3. How can the Center for Consumer Education Services be most helpful to you?

   _____

   _____

   _____

   Person or persons who completed this form:

   Name _____Position_____

   Person or persons who can serve as Consumer Education liaison between your school district and the Center for Consumer Education Services:

   Name_____Position_____